

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

**James Foster Raines Sr. and Cynthia Leak
Raines**

S.S. Nos.: xxx-xx-7346 and xxx-xx-5008

Mailing Address: 909 Chalmers Street, Durham, NC 27707.

Case No. 10-81889

Debtors.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtors have filed for relief under Chapter 13 of the United States Bankruptcy Code on October 18, 2010.

The filing automatically stays collection and other actions against the Debtors, Debtors' property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtors' proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: November 9, 2010

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtors
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CERTIFICATE OF SERVICE

I, Kaelyn McCollum, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum

Kaelyn McCollum

North Carolina Department of Revenue c/o NC Department of Justice Post Office Box 629 Raleigh, NC 27602-0629	US Attorney's Office (ED)** 310 New Bern Avenue Suite 800, Federal Building Raleigh, NC 27601-1461	Duke University Health System Post Office Box 91040 Durham, NC 27708-1040
Employment Security Commission Attn: Benefit Payment Control Post Office Box 26504 Raleigh, NC 27611-6504	Absolute Collection Service ** 421 Fayetteville Street Mall Suite 600 Raleigh, NC 27601	Duke University Hospital** PO Box 15000 Durham, NC 27704
Credit Bureau Post Office Box 26140 Greensboro, NC 27402	Amsher Collection Services 600 Beacon Pkwy W, Suite 300 Birmingham, AL 35209-3118	Durham County Tax Collector Post Office Box 3397 Durham, NC 27701
NC Child Support Centralized Collections Post Office Box 900006 Raleigh, NC 27675-9006	AT&T ** Post Office Box 105503 Atlanta, GA 30348	Durham Emergency Services 402 Stadium Drive Durham, NC 27705
Equifax Information Systems LLC P.O. Box 740241 Atlanta, GA 30374-0241	CitiFinancial Auto Post Office Box 9575 Coppell, TX 75019-9575	Hutchens, Senter, & Britton, PA Post Office Box 2505 Fayetteville, NC 28302
Experian P.O. Box 2002 Allen, TX 75013-2002	Credit Bureau of Greensboro** Post Office Box 26140 Greensboro, NC 27402-0040	Internal Revenue Service (MD)** Post Office Box 21126 Philadelphia, PA 19114-0326
Trans Union Corporation P.O. Box 2000 Crum Lynne, PA 19022-2000	Credit Financial Services 3800 Guess Road Durham, NC 27705	JL Walston & Associates, Inc. 1107 W. Main Street, Ste 201 Durham, NC 27701
ChexSystems Attn: Consumer Relations 7805 Hudson Road, Ste. 100 Woodbury, MN 55125	CSDDUR Post Office Box 530 Durham, NC 27702-0530	Midland Credit Management ** Post Office Box 60578 Los Angeles, CA 90060
Internal Revenue Service (ED)** Post Office Box 21126 Philadelphia, PA 19114-0326	Duke Private Diagnostic Clinic Post Office Box 530 Durham, NC 27702-0530	My Cash Now ** % Secure Cash Network Inc 808 W Dallas St Ste A Conroe, TX 77301-2259

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c/o Reginald S. Hinton
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Raleigh, NC 27640-5000

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Post Office Box 1168
Raleigh, NC 27602-1168

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